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Appl. No. 09/912,730
Amdt. dated February 27, 2007
Reply to Office action of January 4, 2007

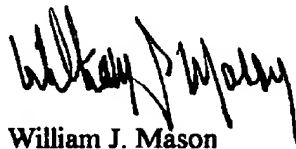
Remarks/Arguments

Claims under prosecution in this application are claims 1-13. Claims 14-20 are withdrawn as to non-elected Group II. Claims 3 and 5 are subject to restriction and/or election requirement.

The only outstanding issue in this application is whether the language of the preamble "with an asset holder holding said asset" should be treated as a claim limitation. It is applicant's view that this language does limit the structure of the invention, and therefore is a limitation, because it defines the flow of the donor's asset. However, in order to resolve this issue, applicant has amended Claim 1, and thereby all claims under prosecution in this application, to specifically recite the step of holding an asset for said donor in said donor's account. As previously noted, the cited Giveonline.org website does not teach or suggest holding of a donor's asset. Instead, Giveonline.org merely transmits instructions received from the donor.

In view of the amendment to the claim and for the foregoing reasons, it is believed that this application is in condition for allowance. In the event that the Examiner does not believe that all issues have been resolved, an Advisory Action is requested.

Respectfully submitted,



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File No. 5441-001